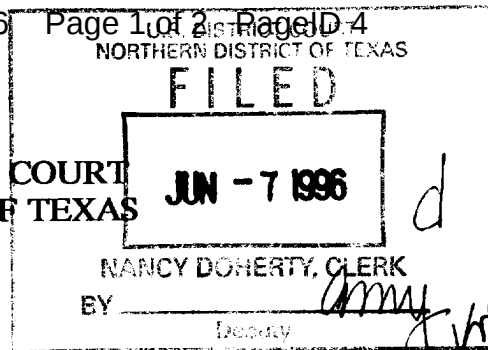


IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION



ZURICH INSURANCE
COMPANY

VS.

AMERICAN RISK SERVICES
CORPORATION F/K/A/ AMERICAN
RISK MANAGEMENT CORPORATION

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CIVIL ACTION NO.
3:94-CV-2597-H

ENTERED ON DOCKET
6-7-96 PURSUANT
TO F. R. C. P. RULES
58 AND 79a

FINAL JUDGMENT

On August 24, 1995, the Court entered default judgment in this action against defendants International Risk Management Group, Ltd. and International Risk Management (Bermuda) Ltd.

On June 3, 1996, as previously noticed, this matter came on for trial. All parties appeared through their designated representatives and counsel of record and announced ready. A jury of eight persons was duly selected and empaneled.

At the close of the evidence, and after all parties had rested and closed, the case was submitted to the jury by the court's charge to the jury. On June 7, 1996, the jury returned their verdict into court, which was duly accepted by the court and the jury discharged. In accordance with the verdict of the jury, it is hereby

ORDERED, ADJUDGED and DECREED that Zurich Insurance Company has no duty to indemnify Defendant American Risk Services Corporation with respect to the matters made the basis of the underlying lawsuit entitled *Hoescht Celanese Corporation vs.*

International Risk Management Group, Ltd., et al., Cause No. 92-05913 in the 95th Judicial District Court of Dallas County, Texas. It is further

ORDERED, ADJUDGED and DECREED that defendant/counterplaintiff American Risk Services Corporation take nothing of and from Zurich Insurance Company on account of its counterclaim herein. It is further

ORDERED, ADJUDGED and DECREED that Zurich Insurance Company recover from defendant American Risk Services Corporation its taxable costs incurred in this action. All relief not granted in this final judgment or the prior default judgment against defendant International Risk Management Group and International Risk Management (Bermuda) Ltd. is hereby denied.

SIGNED this 7 day of June, 1996.


JUDGE PRESIDING